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mc DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 10-001863	Return to: Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXX3997
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Index: Lot 26, The Shores of Maywood Subdivision Olive Branch, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on December 6, 2007, Christopher Lester and wife, Demetrius Lester, as tenants by the entirety with full rights of survivorship and not as tenants in common, executed a certain deed of trust to Jay Morris, Trustee for the benefit of JPMorgan Chase Bank, N.A. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2830 at Page 402 and re-recorded in Book 3,310 at Page 444, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Fannie Mae ("Federal National Mortgage Association") pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Fannie Mae ("Federal National Mortgage Association"), the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current

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trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 17th day of June, 2011.

Fannie Mae ("Federal National Mortgage Association") by Seterus, Inc. fka IBM Lender Business Process Services, Inc as its Attorney in Fact
Angela Wornstaff
 By: Angela Wornstaff
 Its: Loan Administration AVP

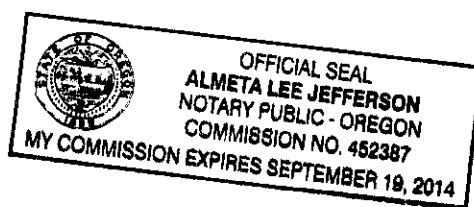
STATE OF OREGON
 COUNTY OF WASHINGTON

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 17th day of June, 2011, the within named Angela Wornstaff who acknowledged that (s)he is Loan Administration AVP of Seterus, Inc. fka IBM Lender Business Process Services, Inc as attorney in fact for Fannie Mae ("Federal National Mortgage Association"), and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

Almeta Lee Jefferson
 Notary Public

My commission expires: 09-19-2014



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Exhibit A

Lot 26, The Shores at Maywood Subdivision, situated in Section 28, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 98, at Page 24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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